

# UNITED STATES BANKRUPTCY COURT

Middle District of Pennsylvania (Wilkes-Barre)

In re Mary Jane Walsh,

Case No. 23-00760

## TRANSFER OF CLAIM OTHER THAN FOR SECURITY

A CLAIM HAS BEEN FILED IN THIS CASE or deemed filed under 11 U.S.C. § 1111(a). Transferee hereby gives evidence and notice pursuant to Rule 3001(e)(2), Fed. R. Bankr. P., of the transfer, other than for security, of the claim referenced in this evidence and notice.

Land Home Financial Services

Name of Transferee

Name and Address where notices to transferee should be sent:

Land Home Financial Services  
3611 South Harbor Blvd Suite 100  
Santa Ana, CA 92704

Phone: (877) 557-9042  
Last Four Digits of Acct #: 0053

Name and Address where transferee payments should be sent (if different from above):

Land Home Financial Services  
PO Box 25164  
Santa Ana, CA 92799-5164  
Phone: (877) 557-9042  
Last Four Digits of Acct #: 0053

SN Servicing Corporation

Name of Transferor

Court Claim # (if known): 6-2

Amount of Claim: \$94,085.92

Date Claim Filed: June 6, 2023

Phone: \_\_\_\_\_

Last Four Digits of Acct. #: 9243

I declare under penalty of perjury that the information provided in this notice is true and correct to the best of my knowledge and belief.

By: /s/Taylor Bartle, Supervisor  
Transferee/Transferee's Agent

Date: August 11, 2023

*Penalty for making a false statement:* Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 & 3571.

May 18, 2023

MARY J WALSH  
THOMAS WALSH  
60 N GRANT ST  
WILKES BARRE PA 18702

Loan Number: [REDACTED]  
Collateral: 60 NORTH GRANT STREET; WILKES BARRE PA

**NOTICE OF ASSIGNMENT, SALE, OR TRANSFER OF SERVICING RIGHTS**

Dear Borrower,

You are hereby notified that the servicing for your above-referenced mortgage loan including the right to collect payments from you, has been assigned, sold or transferred from SN Servicing Corporation for Bonifera, LLC to Land Home Financial Services Inc.

The assignment, sale or transfer of the servicing of the mortgage loan does not affect any term or condition of the mortgage instruments, other than terms directly related to the servicing of your loan. The servicing of the mortgage loan has been assigned to Land Home Financial Services Inc effective June 5, 2023.

If you are currently having your payments automatically withdrawn from your checking or savings account, SN Servicing Corporation will stop that service on June 4, 2023. Please contact Land Home Financial Services Inc to setup drafting or for other payment options available.

Except in limited circumstances, the law requires that your present Servicer send you this notice at least 15 days before this effective date or at closing. Your new Servicer must also send you this notice no later than 15 days after this effective date or at closing.

Should you have any questions regarding this transfer prior to the service transfer date, you should call SN Servicing Corporation toll free at (800) 603-0836 Monday through Friday, between 8:00 a.m. and 5:00 p.m. Pacific Time.

Your new Servicer will be Land Home Financial Services Inc.

The correspondence address for them is: **Land Home Financial Services Inc**  
**3611 South Harbor Blvd, Ste 100**  
**Santa Ana, CA 92704**

Payments should be mailed to: **Land Home Financial Services Inc**  
**PO Box 25164**  
**Santa Ana, CA 92799-5164**

If you have any questions relating to the transfer of servicing to your new Servicer please call their Customer Service Department toll-free at (877) 557-9042 Monday through Friday 7:00 a.m. to 5:00 p.m. Pacific Time.

The day that your present Servicer will stop accepting payments from you is June 4, 2023. Any payments received after that date will be forwarded to your new Servicer. The date that your new Servicer will start accepting payments is June 5, 2023.

The transfer of ownership has been filed in the mortgage records for the county where the property securing this mortgage is located or registered with Mortgage Electronic Registration Systems, Inc., whichever is applicable to this mortgage loan.

You should also be aware of the following information, which is set out in more detail in Section 6 of RESPA (12 U.S.C. Section 2605):

During the 60 day period following the effective date of the transfer of the loan servicing, a loan payment received by your old Servicer before its due date may not be treated by the new loan Servicer as late, and a late fee may not be imposed on you.

Section 6 of RESPA (12 U.S.C. Section 2605) gives you certain consumer rights. If you send a "qualified written request" to your loan Servicer concerning the servicing of your loan, your Servicer must provide you with a written acknowledgment within 5 business days of receipt of your request. A "qualified written request" is a written correspondence, other than notice on a payment coupon or other payment medium supplied by the Servicer, which includes your name and account number, and your reasons for the request.

Not later than 30 business days after receiving your request, your Servicer must make any appropriate corrections to your account and must provide you with a written clarification regarding any dispute. During this 30 day period, your Servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such period or qualified written request. Section 6 of RESPA also provides for damages and costs for individuals or classes of individuals in circumstances where Servicers are shown to have violated the requirements of that Section. You should

seek legal advice if you believe your rights have been violated.

You will be receiving two year end statements for 2023. One from SN Servicing Corporation for Bonifera, LLC from January 1st or the date it began servicing, until transfer and one from Land Home Financial Services Inc from the transfer date through the end of the year.

You are hereby notified that this letter is being sent to you by SN Servicing Corporation, which is a debt collector. SN Servicing Corporation is attempting to collect a debt. Any information obtained by us will be used for that purpose.

During this transition, SN Servicing Corporation and Land Home Financial Services Inc will make every effort to provide efficient service. We appreciate your patience throughout this transition.

Sincerely,

SN Servicing Corporation for Bonifera, LLC  
**Customer Service Department**



Your Preferred Community Lender

3611 South Harbor Boulevard, Suite 100  
Santa Ana, CA 92704  
Phone: (877) 557-9042  
<https://servicing.lhfs.com/>

6/9/2023

MARY WALSH  
THOMAS WALSH  
60 N GRANT ST  
WILKES BARRE, PA 18702

### **Notice of Assignment, Sale, or Transfer of Servicing Rights**

Old Account Number: [REDACTED]

New Account Number: [REDACTED]

Property Address: 60 NORTH GRANT STREET  
WILKES BARRE, PA 18702

The servicing of your home loan has been transferred to Land Home Financial Services, effective **6/5/2023**. This means after this date, Land Home Financial Services will be collecting your mortgage loan payments from you. Nothing else about your mortgage will change.

Land Home Financial Services will collect your payments going forward. Land Home will start accepting payments received from you on **6/5/2023**.

Send all payment due on or after **6/5/2023** to Land Home Financial Services at this address:

<b>Send Payments to:</b> Land Home Financial Services ATTN: Payment Processing PO Box 25164 Santa Ana, CA 92799-5164	<b>Send Correspondence to:</b> Land Home Financial Services 3611 S Harbor Blvd Ste 100 Santa Ana, CA 92704 (877) 557-9042 Monday-Friday 7:00a.m. to 5:00p.m. PST	<b>Insurance Department</b> Land Home Financial Services P.O. Box 26843 Santa Ana, CA 92799 (888) 508-5070 – Fax <a href="mailto:LHINSURANCE@LHFS.COM">LHINSURANCE@LHFS.COM</a> – Email Address
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If you have questions for previous servicer, **SN Servicing Corporation** or your new servicer, Land Home Financial Services, about your mortgage loan or this transfer, please contact them using the information below:

<b>Questions about your home loan:</b> SN Servicing Corporation (800) 489-6446 Monday-Friday 8:00am to 5:00pm PST	<b>Send Correspondence to:</b> SN Servicing Corporation 323 5th Street Eureka, CA 95501
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**Disclosure:** This is an attempt to collect a debt. Any information obtained will be used for that purpose (FDCPA 15 U.S.C. §§ 1692 *et seq.*) You are now communicating with a debt collector. It does not imply that Land Home Financial Services, Inc. is attempting to collect money from anyone whose debt has been discharged pursuant to (or who is under the protection of) the bankruptcy laws of the United States in such instances, it is intended solely for informational purposes and does not constitute a demand for payment.

**Effective 6/5/2023, SN Servicing Corporation, will not be accepting payments from you. Future payments must be sent to Land Home Financial Services at the loan payment address listed above. If you are currently having your payments automatically withdrawn from your checking or savings account, they will stop that service on 6/4/2023. Please be sure to send a check to Land Home Financial Services for your next payment. You will be receiving a monthly invoice in the mail from Land Home.**

**INSURANCE:** Please provide a copy of your insurance declaration page as proof of insurance to Land Home Financial Services, Inc. For Escrow accounts, insurers need to send billing statements/invoices to Land Home Financial Services.

Under Federal law, during the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer before its due date may not be treated by the new servicer as late, and a late fee may not be imposed on you.

Section 6 of RESPA (12 U.S.C. 2605) gives you certain consumer rights. If you send a "qualified written request" to your loan servicer concerning servicing of your loan, your servicer must provide you with a written acknowledgement within 20 business days of receipt of your request. A "qualified written request" is a written correspondence, other than notice on a payment coupon or other payment medium supplied by the servicer, which includes your name and account number, and your reason for the request. If you want to send a "qualified written request" regarding the servicing of your loan, it must be sent to the above address for Land Home Financial Services, Inc.

Not later than 60 business days after receiving your request, your servicer must make any appropriate corrections to your account and must provide you with a written clarification regarding any dispute. During this 60-business day period, your servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such period or qualified written request. However, this does not prevent the servicer from initiating foreclosure if proper grounds exist under the mortgage documents.

A business day is a day on which the offices of the servicer are open to the public for carrying on substantially all of its business functions.

Section 6 of RESPA also provides for damages and costs for individuals or classes of individuals in circumstances where servicers are shown to have violated the requirement of that section. You should seek legal advice if you believe your rights have been violated.

## CERTIFICATE OF SERVICE

I hereby certify, under penalty of perjury pursuant to 28 U.S.C. Sec. 1746, that a true and correct copy of the Transfer of Claim Other Than for Security was served on the following parties by electronic service via the Court's ECF filing system or by first-class mail on August 11, 2023:

Trustee via E-Filing

JACK N ZAHAROPOULOS  
info@pamd13trustee.com

Debtors' Counsel via E-Filing

TULLIO DELUCA  
tullio.deluca@verizon.net

U.S. Trustee via E-Filing

Asst. U.S. Trustee U.S. Trustee  
ustpregion03.ha.ecf@usdoj.gov

/s/ Taylor Bartle, Supervisor

Taylor Bartle, Supervisor